

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In Re: YVONNE FORNEY

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Case No.: 05-02049

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/21/2005.
- 2) This case was confirmed on 03/10/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/06/2009.
- 6) Number of months from filing to the last payment: 57
- 7) Number of months case was pending: 61
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 3,100.00
- 10) Amount of unsecured claims discharged without payment \$ 22,461.37
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 48,749.91
Less amount refunded to debtor	\$ 663.48
NET RECEIPTS	\$ 48,086.43

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,400.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 2,922.04
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION	\$ 5,322.04
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Attorney fees paid and disclosed by debtor	\$ 300.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HSBC AUTO FINANCE	SECURED	7,955.00	7,955.00	7,955.00	7,955.00	219.98
HSBC AUTO FINANCE	UNSECURED	5,703.00	7,901.47	7,901.47	1,343.25	.00
INTERNAL REVENUE SER	PRIORITY	15,000.00	31,245.45	31,245.45	31,245.45	.00
INTERNAL REVENUE SER	PRIORITY	.00	NA	NA	.00	.00
INTERNAL REVENUE SER	OTHER	.00	NA	NA	.00	.00
AMERITECH	UNSECURED	282.00	NA	NA	.00	.00
ARROW FINANCIAL SERV	OTHER	.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	OTHER	.00	NA	NA	.00	.00
OSI PORTFOLIO SERVIC	UNSECURED	817.00	816.82	816.82	138.86	.00
BANK FIRST	UNSECURED	781.00	NA	NA	.00	.00
CREDIT BUREAU ACCOUN	OTHER	.00	NA	NA	.00	.00
CBCS	OTHER	.00	NA	NA	.00	.00
CBE GROUP 3362	OTHER	.00	NA	NA	.00	.00
CHECK & GO	UNSECURED	123.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	23.00	NA	NA	.00	.00
DIRECT TV	UNSECURED	129.00	NA	NA	.00	.00
HARVARD COLLECTION S	OTHER	.00	NA	NA	.00	.00
HARVARD COLLECTION S	UNSECURED	4,043.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	431.00	365.67	365.67	62.16	.00
MEDICAL COLLECTIONS	UNSECURED	75.00	NA	NA	.00	.00
MERCHANTS CREDIT GUI	UNSECURED	379.00	NA	NA	.00	.00
MIDLAND CREDIT MANAG	OTHER	.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	1,175.00	1,069.17	1,069.17	181.76	.00

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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PALISADES	OTHER	.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	78.00	.00	.00	.00	.00
RUSH PRESBYTERIAN ST	UNSECURED	300.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	282.00	281.57	281.57	47.87	.00
UNIFUND CORP	OTHER	.00	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	10,000.00	9,235.63	9,235.63	1,570.06	.00

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Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	7,955.00	7,955.00	219.98
All Other Secured	.00	.00	.00
TOTAL SECURED:	7,955.00	7,955.00	219.98
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	31,245.45	31,245.45	.00
TOTAL PRIORITY:	31,245.45	31,245.45	.00
GENERAL UNSECURED PAYMENTS:	19,670.33	3,343.96	.00

Disbursements:

Expenses of Administration	\$ 5,322.04	
Disbursements to Creditors	\$ 42,764.39	
TOTAL DISBURSEMENTS:		\$ 48,086.43

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/24/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.